

DFT 003123

COMMON POLICY FORMS SCHEDULE

POLICY NUMBER: C01 16-52-88

IL0146	09-03	COMMON POLICY CONDITIONS (WA)
IL0983	05-04	WA-AMENDMENT OF TERRORISM EXCLUSION
IL0995	05-04+	CONDITIONAL EXCL OF TERR RELATING T
LEG0064	06-03	NOTICE OF TERRORISM COVERAGE
LEG0116	05-04	RESTRICTION OF COVERAGE-SILICA
LEG0122	05-04	NOTICE-TO POLICYHOLDERS - ID - WA
LEG0131	01-05+	OPT TO REJECT TERRORISM COV
LML4003	05-04	SILICA EXCLUSION
LML8010	08-04+	SCHEDULE OF NAMED INSUREDS

DFT 003124

ORIGINAL

01/18/06

SCHEDULE OF NAMED INSUREDS

DESIMONE FAMILY TRUST
MELLON TRUST OF WASHINGTON AS TRUSTEE OF THE DESIMONE FAMILY TRUST
GIUSEPPE DESIMONE TRUST UNDER WILL
JOSEPH DESIMONE, AS RESPECTS THE DOL PROPERTY
RICHARD DESIMONE, AS RESPECTS THE DOL PROPERTY
JACQUELINE DANIELLI, AS RESPECTS THE DOL PROPERTY
SUZANNE HITTMAN, AS RESPECTS THE DOL PROPERTY
ASSUNTA DESIMONE TRUST
GIUSSEPE DESIMONE TRUST
DESIMONE MANAGE AGENCY
RICHARD DESIMONE,
JOSEPH DESIMONE,
SUZZANE HITTMAN
JACQUELINE DANIELLI

DFT 003125

COMMERCIAL PROPERTY DECLARATIONS

POLICY C01 16-52-88

NAMED INSURED: DESIMONE FAMILY TRUST - LARGE TRUST
(SEE NAMED INSURED ENDORSEMENT)
ATTN THOM JESSE

DESCRIPTION OF PREMISES:

PREMISES BUILDING	OCCUPANCY	CONSTRUCTION
NUMBER NUMBER LOCATION		PROTECTION CLASS
VRS VRS PER SCHEDULE	PER SCHEDULE	
VRS VRS PER SCHEDULE	PER SCHEDULE	

COVERAGE - INSURANCE IS PROVIDED FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN.

PREMISES NUMBER	BUILDING NUMBER	COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DED.	*COINSURANCE	COMBINED RATE
VRS	VRS	BLANKET BUILDINGS	\$5,988,200	PER SCHEDULE	\$5,000	100%	.142
VRS	VRS	BLANKET BUSINESS INCOME	\$900,000	PER SCHEDULE	NONE	100%	.147

OPTIONAL COVERAGES - APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW.

PREMISES NUMBER	BUILDING NUMBER	COVERAGE	AGREED VALUE EXPIRATION DATE	REPLACEMENT COST	INFLATION GUARD	**INDEMNITY TYPE
VRS	VRS	BLANKET BUILDINGS		PER SCHEDULE		

*If Extra Expense Coverage, Limits of Loss Payments. **Applies to Business Income only.

MORTGAGE HOLDER(S):

FORMS AND ENDORSEMENTS - APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:
APPLICABLE TO ALL COVERAGES:

PER FORMS SCHEDULE ATTACHED

APPLICABLE TO SPECIFIC PREMISES/COVERAGES:

PREMISES NUMBER	BUILDING NUMBER	COVERAGE	FORM NUMBERS
VRS	VRS	BLANKET BUILDINGS	CP0010 04-02, CP1030 04-02, CP0010 06-95 CP1030 06-95
VRS	VRS	BLANKET BUSINESS INCOME	CP0030 04-02, CP1030 04-02, CP0030 06-95 CP1030 06-95

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PREMIUM: \$10,713.

COMMERCIAL PROPERTY FORMS SCHEDULE

POLICY NUMBER: C01 16-52-88

CP0090	07-88	COMMERCIAL PROPERTY CONDITIONS
CP0126	06-02	WASHINGTON CHANGES
IL0157	07-02	WASHINGTON CHANGES - ACV
IL0173	07-02	WASHINGTON CHANGES - EXCL CAUSES
IL0935	07-02	EXCL-CERTAIN COMPUTER-RELATED LOSSE
IL0969	11-02	LMTD EXCL OF ACTS OF TERR OTH-ID WA
LCP4037	11-04	PROPERTY SELECT ENDORSEMENT
LCP4047	06-03	WA CHANGES-LIMITATIONS ON FUNGUS WE
OS425	02-90+	PROPERTY SCHEDULE
438BFUNS	05-42	LENDER'S LOSS PAYABLE ENDORSEMENT
CP0010	04-02	BUILDING AND PERSONAL PROPERTY
CP0030	04-02	BUSINESS INCOME COVERAGE FORM
CP1030	04-02	CAUSE OF LOSS - SPECIAL FORM
CP0010	06-95	BUILDING AND PERSONAL PROPERTY
CP0030	06-95	BUSINESS INCOME COVERAGE FORM
CP1030	06-95	CAUSE OF LOSS - SPECIAL FORM

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ORIGINAL

01/18/06

PROPERTY SCHEDULE

COMPANY LIBERTY NORTHWEST INSURANCE CORPORATION	POLICY C01 16-52-88
NAMED INSURED DESIMONE FAMILY TRUST - LARGE TRUST (SEE NAMED INSURED ENDORSEMENT) ATTN THOM JESSE	

PREMISES NUMBER	BUILDING NUMBER	DESCRIPTION OF PREMISES (Location, Construction, Protection Class, Occupancy)	COVERAGE	CAUSES OF LOSS	REPLACEMENT COST	INFLATION GUARD
VRS	VRS	BLANKET BUILDINGS LIMIT OF INSURANCE IS \$5,988,200. 100 % COINSURANCE AT THE FOLLOWING LOCATIONS:	(SEE BELOW)	SPECIAL		
1	1	5801 S SPRAGUE ST TACOMA, WA 98409 MASONRY, PROTECTION CLASS 03 OCC. - FURNITURE STORE FP R# 082776	BUILDING		YES	
2	1	320 N 85TH ST SEATTLE, WA 98103 MASONRY, PROTECTION CLASS 02 OCC. - OFFICE BLD/PREM FP R# 008687	BUILDING		YES	
3	1	1104 132ND ST SW EVERETT, WA 98204 MASONRY, PROTECTION CLASS 04 OCC. - WOOD PROD MFG NOC STORAGE R# 075971	BUILDING		YES	
4	1	10655 PACIFIC HWY S SEATTLE, WA 98108 FRAME, PROTECTION CLASS 04 OCC. - GARDEN SUPPLY DEAL RETAIL	BUILDING		YES	
4	2	10655 PACIFIC HWY S SEATTLE, WA 98108 FRAME, PROTECTION CLASS 04 OCC. - GARDEN SUPPLY DEAL RETAIL	BUILDING		YES	
5	1	2923 ALDERWOOD MALL BLVD LYNNWOOD, WA 98036 MASONRY, PROTECTION CLASS 04 OCC. - RETAIL STORE FP	BUILDING		YES	
6	1	10625-29 MARGINAL WAY SEATTLE, WA 98101 FRAME, PROTECTION CLASS 02 OCC. - RETAIL STORE NOC	BUILDING		YES	

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Endorsement Number: _____

PROPERTY SCHEDULE

COMPANY LIBERTY NORTHWEST INSURANCE CORPORATION	POLICY C01 16-52-88
NAMED INSURED DESIMONE FAMILY TRUST - LARGE TRUST (SEE NAMED INSURED ENDORSEMENT) ATTN THOM JESSE	

PREMISES NUMBER	BUILDING NUMBER	DESCRIPTION OF PREMISES (Location, Construction, Protection Class, Occupancy)	COVERAGE	CAUSES OF LOSS	REPLACEMENT COST	INFLATION GUARD
VRS	VRS	BLANKET BUSINESS INCOME LIMIT OF INSURANCE IS \$900,000. 100 % COINSURANCE AT THE FOLLOWING LOCATIONS:	BUSINESS INCOME	SPECIAL		
1	1	5801 S SPRAGUE ST TACOMA, WA 98409 MASONRY, PROTECTION CLASS 03 OCC. - FURNITURE STORE FP R# 082776			NO	
2	1	320 N 85TH ST SEATTLE, WA 98103 MASONRY, PROTECTION CLASS 02 OCC. - OFFICE BLD/PREM FP R# 008687			NO	
3	1	1104 132ND ST SW EVERETT, WA 98204 MASONRY, PROTECTION CLASS 04 OCC. - WOOD PROD MFG NOC STORAGE R# 075971			NO	
5	1	2923 ALDERWOOD MALL BLVD LYNNWOOD, WA 98036 MASONRY, PROTECTION CLASS 04 OCC. - RETAIL STORE FP			NO	
7	1	17816 108TH AVE SE RENTON, WA 98055 FRAME, PROTECTION CLASS 04 OCC. - RESTAURANT WENDY'S TENTATIVE RATES			NO	

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Endorsement Number: _____

COMMERCIAL AUTO
COVERAGE PART

AGENT CODE: 5698-40
AGENT: VIC'S INSURANCE CENTER
POLICY CHANGES EFFECTIVE DATE: 12/31/05
PRO RATE: 1.000

AMENDING AUTO COVERAGE PREMIUM TO REFLECT WHAT WAS QUOTED

DFT 003130

COVERAGE PART

AGENT CODE: 5698-40
AGENT: VIC'S INSURANCE CENTER
POLICY CHANGES EFFECTIVE DATE: 12/31/05
PRO RATE: 1.000

POLICY CHANGES

AMENDING EXCESS LIABILITY PREMIUM TO REFLECT WHAT WAS QUOTED

COVERAGE DESCRIPTION	OLD LIMIT	NEW LIMIT	ANNUAL PREMIUM	ADDITIONAL PREMIUM	RETURN PREMIUM
EXCESS LIABILITY COVERAGE	\$5,000,000	\$5,000,000	\$3,750.	\$550.	

Policy Forms and Endorsement Changes:

ADDITIONAL PREMIUM	\$550.
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Countersignature, if required by law

Authorized Representative

This endorsement forms a part of the policy issued by the Company designated, and takes effect as of the policy changes effective date.



PO Box 5048
Portland, OR 97208-5048

INSURANCE IS PROVIDED BY LIBERTY NORTHWEST INSURANCE CORPORATION

POLICY C02 16-52-88
RENEWAL OF C01 165288

COMMON POLICY DECLARATIONS

YOUR AGENT: VIC'S INSURANCE CENTER

AGENT CODE: 5698-40

NAMED INSURED AND MAILING ADDRESS:

POLICY PERIOD:

DESIMONE FAMILY TRUST - LARGE TRUST
(SEE NAMED INSURED ENDORSEMENT)
ATTN THOM JESSE
1201 THIRD AVE STE 5010
SEATTLE, WA 98101-3029

From 12/31/06 to 12/31/07
12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

BUSINESS DESCRIPTION: REAL ESTATE OWNERS

FORM OF BUSINESS: OTHER

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This policy consists of the following Coverage Parts for which a premium is indicated. This premium may be subject to adjustment.

COVERAGE PARTS

PREMIUM

COMMERCIAL PROPERTY COVERAGE PART	\$ <u>12,271.</u>
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$ <u>2,508.</u>
COMMERCIAL AUTO COVERAGE PART	\$ <u>159.</u>
COMMERCIAL CRIME COVERAGE PART	\$ _____
COMMERCIAL INLAND MARINE COVERAGE PART	\$ _____
FARM COVERAGE PART	\$ _____
EXCESS LIABILITY COVERAGE	\$ <u>3,204.</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL POLICY PREMIUM	\$ <u>18,142.</u>

TERRORISM PREMIUM OF \$ 667.
INCLUDED IN TOTAL POLICY PREMIUM

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS:
PER FORMS SCHEDULE ATTACHED

Countersignature, if required by law

Authorized Representative

These declarations together with the common policy conditions, coverage part form(s) and forms and endorsements, if any, issued to form a part thereof, complete the above numbered policy.

ORIGINAL

11/03/06

LML 8009 (06-03)
C 701 02

DFT 003132

Commercial Liability Coverages - All Locations:

\$2,000,000 Aggregate
\$2,000,000 Products/Completed Operations Aggregate
\$1,000,000 Each Occurrence
\$1,000,000 Personal and Advertising Injury
\$1,000,000 Employer's Liability
\$ 100,000 Fire Legal Liability
\$ 5,000 Medical Payments

Basis of Liability Premium by location as indicated above:

1. 14,033 square feet
2. 11,060 square feet
3. 31,145 square feet
4. 5,940 square feet
5. 9,660 square feet
6. 1 acre - land occupied by others
7. 10,138 square feet
8. 3,290 square feet
9. 4,300 square feet
10. 16 acres - land occupied by others
11. 23 acres - land occupied by others
12. 1 acre - vacant land
13. 64 acres - land occupied by others
14. 2 acres - vacant land
15. 9 acres - land occupied by others
16. 11 acres - land occupied by others
17. 1 acre - land occupied by others
18. 1 acre - land occupied by others

Business Auto Coverages:

Non Owned and Hired Auto
\$1,000,000 Liability Limit

Umbrella Coverage:

\$5,000,000 Each Occurrence
\$5,000,000 Aggregate

DIC Coverage:

5,000,000 Blanket Buildings covering only locations 1, 2, 3, 5, 7 and 8

\$18,142.00 - LIBERTY NORTHWEST COMMERCIAL PACKAGE:

\$12,525.63 - LLOYD'S LONDON DIC COVERAGE:

\$30,667.63 - TOTAL

LAST YEAR: \$29,913.00 - DIFFERENCE OF \$754.63

GENERAL LIABILITY DECLARATIONS

POLICY C02 16-52-88

NAMED INSURED:

DESIMONE FAMILY TRUST - LARGE TRUST
(SEE NAMED INSURED ENDORSEMENT)
ATTN THOM JESSE

COVERAGE		LIMITS OF INSURANCE				
GENERAL AGGREGATE LIMIT (Other than Products - Completed Operations)		\$	<u>2,000,000</u>			
PRODUCTS - COMPLETED OPERATIONS AGGREGATE LIMIT		\$	<u>2,000,000</u>			
EACH OCCURRENCE LIMIT		\$	<u>1,000,000</u>			
PERSONAL AND ADVERTISING INJURY LIMIT		\$	<u>1,000,000</u>			
DAMAGE TO PREMISES RENTED TO YOU		\$	<u>100,000</u> Per Occurrence			
MEDICAL EXPENSE LIMIT		\$	<u>5,000</u> Any One Person			
LOCATION OF PREMISES YOU OWN, RENT, OR OCCUPY:		PREMIUM BASE	RATE			
ITEM 001, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 5801 S SPRAGUE ST TACOMA, WA 98409		A) 14,033	24.823			
ITEM 002, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 320 N 85TH SEATTLE, WA 98103		A) 11,050	30.240			
ITEM 003, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 1104 132ND ST SW EVERETT, WA 98204		A) 31,145	24.823			
*PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT.						
<input checked="" type="checkbox"/> SEE SUPPLEMENTAL SCHEDULE						
A. AREA	C. TOTAL COST	P. PAYROLL	S. GROSS SALES	U. UNITS	M. ADMISSIONS	T. OTHER

FORMS AND ENDORSEMENTS - APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

PER FORMS SCHEDULE ATTACHED

DFT 003134

LGL 2008 (08-02)
C 693 00

ADVANCE
PREMIUM: 2,508.00

ORIGINAL

11/03/06

**SUPPLEMENTAL SCHEDULE
LIABILITY**

POLICY C02 16-52-88

NAMED INSURED:

DESIMONE FAMILY TRUST - LARGE TRUST
(SEE NAMED INSURED ENDORSEMENT)
ATTN THOM JESSE

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:	PREMIUM BASE	RATE
ITEM 004, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 266 153RD SW BURIEN, WA 98166	A) 1	24.823
ITEM 005, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 10655 PACIFIC HWY S SEATTLE, WA 98168	A) 5,620	24.823
ITEM 006, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 10655 PACIFIC HWY S BLDG 2 SEATTLE, WA 98168	A) 4,040	24.823
ITEM 007, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) 4TH AVE S & S STACY ST SEATTLE, WA 98168	T) 1	1.293
ITEM 008, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 2923 ALDERWOOD MALL BLVD LYNNWOOD, WA 98036	A) 10,130	24.823
ITEM 009, CLASS CODE 61217 *BLDG OR PREM BANK OR OFFICE MERC OR MFG MAINTAINED BY INSD (LESSOR'S RISK ONLY) OTHER THAN NOT FOR PROFIT ONLY 10625-29 MARGINAL WAY TUKWILA, WA 98168	A) 3,290	24.823
ITEM 010, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) 17816 108TH AVE SE RENTON, WA 98168	T) 1	1.293
ITEM 011, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) 9439 E MARGINAL WAY S SEATTLE, WA 98168	T) 16	1.293
ITEM 012, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) GOVT LOT 7 #53 S SEATTLE, WA 98168	T) 23	1.293
*PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT.		
A. AREA	C. TOTAL COST	P. PAYROLL
S. GROSS SALES	U. UNITS	M. ADMISSIONS
T. OTHER		

**SUPPLEMENTAL SCHEDULE
LIABILITY**

POLICY C02 16-52-88

NAMED INSURED:

DESIMONE FAMILY TRUST - LARGE TRUST
(SEE NAMED INSURED ENDORSEMENT)
ATTN THOM JESSE

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:	PREMIUM BASE	RATE
ITEM 013, CLASS CODE 49452 *VACANT LAND NOT FOR PROFIT ONLY 108TH & 24TH SEATTLE, WA 98168	T) 1	1.874
ITEM 014, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) S 102ND ST & W MARGINAL PL S SEATTLE, WA 98168	T) 64	1.293
ITEM 015, CLASS CODE 49452 *VACANT LAND NOT FOR PROFIT ONLY S 104TH ST & 17TH PL S SEATTLE, WA 98168	T) 2	1.874
ITEM 016, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) NORTH OF 102ND AND OXBOW SEATTLE, WA 98168	T) 9	1.293
ITEM 017, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) 1801 S 93RD SEATTLE, WA 98168	T) 11	1.293
ITEM 018, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) WEST VALLEY & STRANDER TUKWILA, WA 98168	T) 1	1.293
ITEM 019, CLASS CODE 45539 *LAND OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES (LESSOR'S RISK ONLY) S 128TH & 32ND AVE TUKWILA, WA 98168	T) 1	1.293
GENERAL LIAB ENHANCEMENT LNGL4037		
*PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT.		
A. AREA	C. TOTAL COST	P. PAYROLL
S. GROSS SALES	U. UNITS	M. ADMISSIONS
		T. OTHER

GENERAL LIABILITY FORMS SCHEDULE

POLICY NUMBER: C02 16-52-88

CG0001	12-04	COM'L GENERAL LIABILITY COV FORM
CG0067	03-05	EXCLUSION-VIOLATION OF STATUTES
CG0181	07-98	WASHINGTON CHANGES
CG0197	12-04	EMPLOYMENT RELATED PRACTICES EXC(WA
CG2144	11-85+	LIMITATON OF COVRG TO DESIG PREMISE
CG2171	12-02	LMTD TERROR EXCL OTHER THAN CERTIFI
CG2176	11-02	EXCL OF PUNITIVE DAMAGES RELATED TO
CG2677	12-04	WASHINGTON FUNGI OR BACTERIA EXCL
IL0198	07-02	NUCLEAR ENERGY LIAB EXCL ENDT WA
LGL4037	07-03	GEN LIAB ENHANCEMENT ENDORSEMENT
LGL4079	01-06	STATE APPLICATION OF TERR-TRIA-ACCE
LGL6003	07-03	AMENDMENT NON-CUMULATION OF LIAB
LNGL4055	07-02	EXCLUSION ASBESTOS
LNGL4065	07-02	WA CHANGES-AMENDMENT OF LIQ LIAB EX

DFT 003137

ORIGINAL

11/03/06